

**UNITED STATES BANKRUPTCY COURT
Northern District of California**

In Re: Daisy M. Salas aka Daisy M. Romines aka Daisy M. Sanchez aka Margarita Salas Debtor(s)	Case No.: 10-61203 SLJ 7 Chapter: 7
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**NOTICE OF REQUIREMENT TO FILE DEBTOR'S CERTIFICATION OF COMPLETION OF
INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT
(Official Form 23)**

Notice is hereby given that, subject to limited exceptions, each debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. §§ 727). Pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, each debtor must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23).

Debtor(s) must file Official Form 23 within 60 days after the first date set for the meeting of creditors under §§ 341(Interim Rule Bankruptcy Procedure 1007(c)). Failure to file the certification may result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23, the debtor(s) may be required to pay the full reopening fee due for filing the motion.

Dated: 12/13/10

For the Court:

Gloria L. Franklin
Clerk of Court
United States Bankruptcy Court

CERTIFICATE OF NOTICE

District/off: 0971-5
Case: 10-61203

User: admin
Form ID: FIN1

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 14, 2010

The following entities were noticed by first class mail on Dec 16, 2010.
db +Daisy M. Salas, 19915 Ibex Avenue, Cerritos, CA 90703-7612

The following entities were noticed by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.